Individual & Family Plans

Insured by Cigna Health and Life Insurance Company

<u>HOUSTON, WE</u> HAVE A SOLUTION

Customers pay less out-of-pocket for office visits with the Renaissance Physician Organization (RPO).

In the Houston area, Cigna Individual & Family Plan customers can save money by choosing providers in the Renaissance Physician Organization (RPO). They pay less out of pocket with lower copays for primary care and specialty physician office visits.

An office visit to	Customers pay
RPO ¹ health care professionals/physicians	\$25, deductible waived (in-network, RPO only)
	\$30 savings when using an RPO health care professional²
LocalPlus® health care professionals/physicians	\$55, deductible waived (in-network)
Health care professionals/physicians within the LocalPlus area but not part of the LocalPlus Network. Any other Cigna Network health care professionals or health care professionals not in Cigna's Networks.	50% after deductible (out-of-network) ³

CUSTOMERS SAVE WHEN VISITING AN RPO HEALTH CARE PROFESSIONAL

Illustration from myCigna Health Flex 5000 plan. Patient responsibility varies by plan. Refer to a plan summary document for more details.

- 1. Available in the Houston metropolitan areas, depending on zip code.
- 2. Dependent of plan.
- 3. If a customer choose to visit a provider out-of-network they will pay the out-of-network benefit and the difference in the amount that Cigna reimburses for such services and the amount charged by the provider, except for emergency services.

Note: For an office visit to be considered in-network when a customer is "away from home", and not in a LocalPlus Network area, they will need to choose an OAP health care professional/ physician. Visit Cigna.com/ifp-providers to locate RPO and LocalPlus providers.

A DIFFERENT APPROACH TO CARE The Renaissance Physician Organization is committed to personal, quality treatment and preventive care. Their patient-centered goals

• Keep patients healthier through preventive care and taking the time to understand their needs and lifestyle

are simple:

- Help patients achieve optimal health and well-being
- Help patients get the most value from their health plan
- Respond quickly to patients' needs.

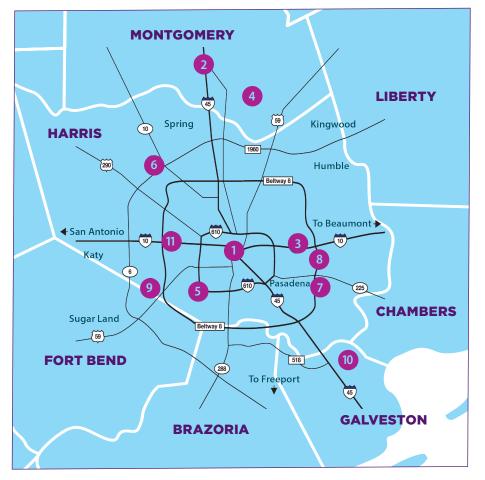




866513 TX 12/13

NEIGHBORHOOD SERVICE AREAS

The RPO Network has nearly 1,000 primary care physicians and specialists in Houston and the surrounding area, so there's one in just about every neighborhood. The network has Physician Organized Delivery Systems (PODS) organized by location to provide customers with the most convenient access to their PCP and specialists. PODS also encourage close communication within the entire provider team.



1 Central Houston: St. Joseph Medical Center

2 Conroe: Conroe Regional Medical Center \ St. Luke's Woodlands Hospital \ Memorial Hermann The Woodlands Hospital

3 Eastside: East Houston Regional Medical Center

4 Merit: Kingwood Medical Center \ Memorial Hermann Northeast Hospital \ Cleveland Regional Medical Center \ St. Luke's Woodlands Hospital \ Memorial Hermann the Woodlands Hospital **5 Metropolitan:** University General Hospital and Medical Center

6 Northwest Suburban Houston: Methodist Willowbrook Hospital \ Tomball Hospital \ St. Luke's Hospital at the Vintage

7 Pasadena: Bayshore Medical Center \ St. Luke's Patients Medical Center \ Memorial Hermann Southeast

8 Southeast Associates Baytown: San Jacinto Methodist Hospital

A list of healthcare professionals in the Renaissance Physician Organization⁴ and all doctors and facilities in the LocalPlus and Cigna Networks can be found at Cigna.com/ifp-providers.

To find LocalPlus providers:

- Enter a zip code and select 2014 plan
- Choose LocalPlus under Medical Plans and go to directory
- Under Find a Person, select Doctor
- Then select the type of doctor you are looking for (a Primary Care, Specialties, etc.)

To further refine results and only include RPO:

• In Refine Results under Group Practice on the left, select Renaissance Physician Organization

X FOR MORE INFORMATION CONTACT YOUR TEXAS SALES REPRESENTATIVE OR CALL 877.CIGNA.15.

9 Southwest: West Houston Medical Center-Memorial SW \ St. Luke's Sugarland Hospital

10 Space Center: St. John Hospital \ Clear Lake Regional Medical Center

11 West Houston: Memorial Hermann Northwest Hospital \ Memorial Hermann City Medical Center \ Memorial Hermann Katy Hospital

Note: Renaissance also has relationships with the following medical facilities in the Texas Medical Center: Houston Methodist Hospital; St. Luke's Medical Center

4. Not all RPO providers are contracted by Cigna. Check Cigna.com/ifp-providers for a complete list.

Important Disclosures

Rates will vary by plan design and the plan deductible, copay, coinsurance, and out-of-pocket maximums selected. Rates vary based on age, family size, geographic location (residential zip code), and tobacco use. Rates for new medical policies with an effective date on or after 01/01/2014 are guaranteed through 12/31/2014. Thereafter, rates are subject to change upon 60 days notice in TX.

Medical insurance policies have exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. Applications are accepted during annual open enrollment period, or within 60 calendar days of a qualifying event. Benefits are provided only for those services that are medically necessary as defined in the policy and for which the insured person has benefits. For costs, and additional details about coverage, contact Cigna Health and Life Insurance Company at 900 Cottage Grove Rd. Hartford, CT 06152 or call 1-866-GET-Cigna. (1-866-438-2446).



"Cigna," the "Tree of Life" logo, "GO YOU," and "LocalPlus" are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, Cigna Health and Life Insurance, and not by Cigna Corporation. In Texas, LocalPlus plans are considered Preferred Provider plans with certain managed care features; Health Savings LocalPlus plans are considered Preferred Provider plans with certain managed care features and are compatible with Health Savings Accounts.

866513 12/13 © 2013 Cigna. Some content provided under license